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AI for advisor marketing — without alienating clients
By Rob Burgess
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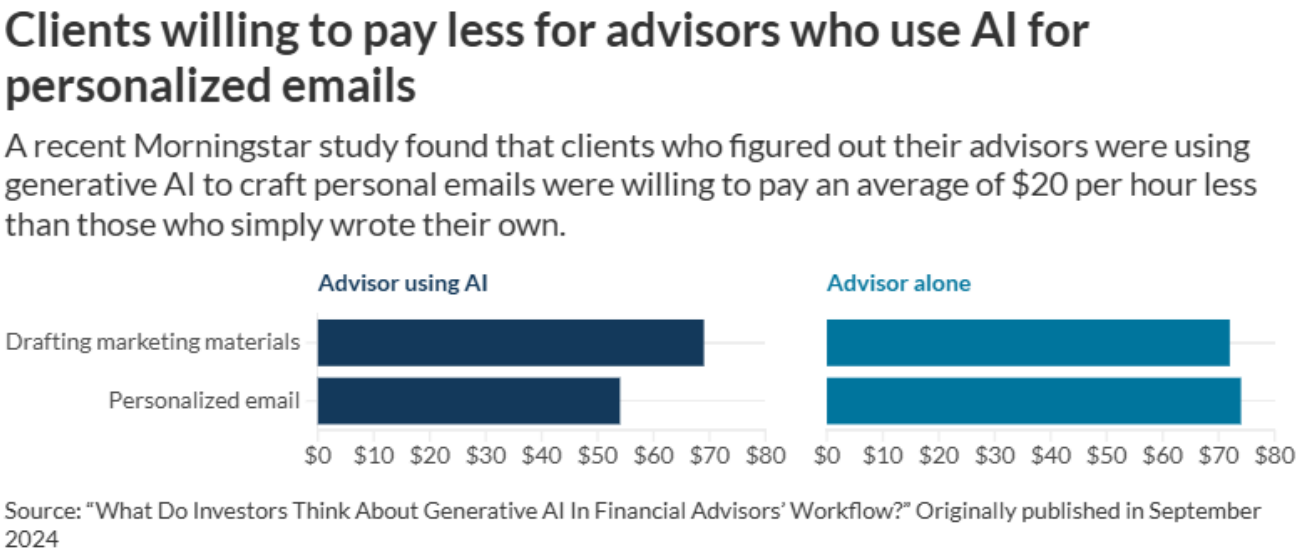
By now, artificial intelligence tools are prevalent in at least some parts of many firms' marketing processes. But for advisors, there is a difference between whether they can or should use them in every case.

An overwhelming majority, 87%, of consumers say the best advertising still needs a human touch, and 74% say they are more likely to purchase from an ad created entirely by humans than an AI-generated one. That's according to a recent study from Canva and The Harris Poll, which surveyed 1,415 marketing leaders from organizations with over 500 employees and 3,547 consumers.

Those results track with a recent Morningstar study, which found that clients said they would be willing to pay an average of $74 per hour for advisors who wrote their own emails, but only $54 per hour when they knew AI was involved.


Clients willing to pay less for advisors who use AI for personalized emails
A recent Morningstar study found that clients who figured out their advisors were using generative AI to craft personal emails were willing to pay an average of $20 per hour less than those who simply wrote their own.
Advisor using AI
Advisor alone
Drafting marketing materials
Personalized email
$0 $10 $20 $30 $40 $50 $60 $70 $80
$0 $10 $20 $30 $40 $50 $60 $70 $80
Source: "What Do Investors Think About Generative AI In Financial Advisors' Workflow?" Originally published in September 2024

Experts say that's why, even if advisors do choose to use AI tools during some parts of the marketing and communications process, it's important they are careful to preserve their actual voices when speaking to clients and prospects. Otherwise, messages that come across as inauthentic will be quickly dismissed and devalued by the intended audience.

The AI tools advisors use in marketing and communications
It may seem like AI is just now becoming a regular part of professional workflows, said Zach Huneycutt, chief investment officer and partner at Strathmore Capital Advisors in Charlotte, North Carolina, but it's more accurate

to say that these tools are just now much more sophisticated and competent. That's why he said his firm has specifically adopted Microsoft Copilot to help streamline the drafting of marketing materials and support compliance review.

"Given how common AI has become across industries, we're not particularly concerned if prospective clients are aware that it plays a role in certain parts of our internal content development," he said.

Similarly, Michael Reynolds, principal at Elevation Financial in Westfield, Indiana, said he uses AI heavily in his content marketing system: He primarily uses Claude to create articles based on topics he's generated and general outlines he put together to teach concepts in personal finance. He then edits them to be in his voice, updates any messaging and checks for accuracy.

He also uses an AI tool called OpusClip for generating short TikTok and YouTube clips from his weekly podcast episode.Additionally, he repurposes social media posts in different formats using Claude to adapt them.

Reynolds says he sees AI as a way to streamline and speed up the content creation process, but the topics, opinions and insights are still his own.

"I don't publish AI-generated content that does not reflect my own opinions, thoughts and insights," he said. "Anything I publish is something I could talk to a client one on-one about any time."

Preserving trust and understanding the audience are key

In her experience, most businesses are not struggling with whether to use AI in marketing, but with how to use it in a way that still builds trust, said Anam Jawed, founder of finance and operations consulting firm TCSC in Oakland, California.

From the audience's perspective, Tim Berney, founder and CEO of marketing agency VI Marketing and Branding, said he doesn't think people are reacting to AI itself, but to the feeling of something being generic or inauthentic.

"If the work is clearly built around the audience's needs, the tool behind it matters much less," he said.

There's no shortage of low-quality content in today's landscape — so-called "AI slop" — but even before that, there was a glut of white-labeled marketing produced by marketing companies for advisors to pass off as their own, said Huneycutt.

"When used appropriately, AI can be an effective tool for organizing your thoughts more efficiently while still requiring professional judgment, editing and refinement," he said.

And though transparency is important, simply labeling marketing materials as

"AI-generated" doesn't build trust on its own, said Berney. What matters more is whether the experience is aligned with the institution, he said.

"The best approach is to use AI in ways that enhance the experience and be clear about its role when it directly impacts the customer, especially in high-stakes categories like financial services," he said.

Concerns tend to come up when audiences feel that they've been misled about the role of automation, but Huneycutt said clearly explaining both the purpose and limitations of those tools goes a long way toward avoiding that. But before advisors can explain AI's purpose and limitations externally, they have to understand them internally, he said.

"That's why we maintain robust internal AI governance, including an oversight committee and acceptable use policy and we mandate human oversight in all cases where AI is used to support content development," he said.

While AI has made it significantly easier to generate content, test messaging and scale campaigns, the perception of that content is still driven by how clearly the business understands its audience and what it is trying to communicate, said Jawed.

"I don't think the concern is whether customers will find out AI is being used," she said. "The real issue is whether the messaging feels authentic and aligned. When businesses rely on AI without clarity, the output often feels generic, and that's what customers respond to, not the use of AI itself."

This is where Jawed said she sees the biggest gap: Companies are investing in tools, but not in the structure behind how those tools are used. AI can accelerate execution, but it cannot replace the thinking required to position a product, define value or build trust, she said.

"Marketing that is not clearly aligned leads to wasted spend, inconsistent messaging and lower conversion, regardless of whether AI is involved," she said. "While AI is becoming a standard part of marketing, its effectiveness ultimately depends on how well a business understands its own model and its customers."